

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
New Jersey**In Re: **Walter S Kelly
Iris D Kelly**Case No.: **17-35622**Judge: **JKS**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ First Modified/Notice RequiredDate: **4/21/2021**☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DGB Initial Debtor: WSK Initial Co-Debtor IDK

Part 1: Payment and Length of Plan

- a. The debtor has **paid in \$7,600.00 to date** shall pay 800.00 Monthly to the Chapter 13 Trustee, starting on April 2021 for approximately 1 month.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Marie-Ann Greenberg, Esq.	Trustee commissions	Unknown
Goldman & Beslow, LLC	Attorneys fees and costs	Unknown

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the

allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Wyndham Vacation Ownership	1 Corey Road, Hancock, MA 02137	\$2,500	Surrender in full satisfaction of any obligation
PHH Mortgage Corporation	419 Highland Avenue, Clifton, NJ 07011	\$365,000.00	Surrender for bankruptcy purposes only. Debtors to receive discharge of debt upon completion of bankruptcy case but reserves all rights under New Jersey State law
Toyota Motor Credit	2016 Toyota Corolla	\$13,607.50	Surrender/Reject lease

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

American Honda Finance

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
American Honda Finance	\$0	Installment Contract	Continue regular monthly payments	\$495.00

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/22/2017.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Plan is being modified to surrender debtors' residence for bankruptcy purposes only	Surrender of debtors' residence for bankruptcy purposes only

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 4/21/2021

/s/ Estate of Walter S. Kelly (Deceased) by wife,
Iris Kelly
Walter S Kelly
Debtor

Date: 4/21/2021

/s/ Iris D. Kelly
Iris D Kelly
Joint Debtor

Date 4/21/2021

/s/ David G. Beslow, Esq.

David G. Beslow, Esq.

Attorney for the Debtor(s)

In re:
Walter S. Kelly
Iris D Kelly
Debtors

Case No. 17-35622-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 7

Date Rcvd: Apr 22, 2021

Form ID: pdf901

Total Noticed: 114

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Walter S. Kelly, Iris D Kelly, 419 Highland Avenue, Clifton, NJ 07011-3325
cr	+ Liberty Savings Federal Credit Union, McKenna DuPont Higgins & Stone, 229 Broad Street, P.O. Box 610, Red Bank, NJ 07701-0610
cr	+ OCWEN LOAN SERVICING LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
cr	+ PHH Mortgage Corporation, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517243272	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
517243266	+ Amer Home Bk, 805 Estelle Drive, Lancaster, PA 17601-2131
517243279	+ Amex, 9111 Duke Blvd, Mason, OH 45040-8999
517243278	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517243282	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
517243284	+ Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517243285	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
517336422	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517243321	+ Costco Go Anywhere Citicard, Po Box 6190, Sioux Falls, SD 57117-6190
517243320	+ Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Srvs, Po Box 790040, St Louis, MO 63179-0040
517243323	+ Credit First National Assoc, 6275 Eastland Rd, Brookpark, OH 44142-1399
517243322	+ Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
517243324	+ Dillards Card Srvs/Wells Fargo Bank Na, Po Box 10347, Des Moines, IA 50306-0347
517243325	+ Dillards Card Srvs/Wells Fargo Bank Na, Po Box 14517, Des Moines, IA 50306-3517
517243332	+ Liberty Svngs Fed Cr U, 666 Newark Ave, Jersey City, NJ 07306-2398
517243336	+ Ocwen Loan Servicing, P.O. Box 24738, West Palm Beach, FL 33416-4738
517366045	+ Ocwen Loan Servicing, LLC, 1661 Worthington Road,, Suite 100,, West Palm Beach,, FL 33409-6493
518067089	+ PHH Mortgage Corporation, Bankruptcy Department, 1 Mortgage Way, Mail Stop SV-22, Mt. Laurel, NJ 08054-4637
518067090	+ PHH Mortgage Corporation, Bankruptcy Department, 1 Mortgage Way, Mail Stop SV-22, Mt. Laurel, NJ 08054, PHH Mortgage Corporation Bankruptcy Department 08054-4637
517243338	+ Pinnacle Recovery Inc, Po Box 130848, Carlsbad, CA 92013-0848
517243340	+ RAS Citron Law Offices, 130 Clinton Road, Ste. 202, Fairfield, NJ 07004-2927
517243382	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
517243376	+ Target, Po Box 673, Minneapolis, MN 55440-0673
517243378	+ The Record, PO Box 742621, Cincinnati, OH 45274-2621
517243377	The record, Customer Care, 1 Garret Mountain Plaza, Clifton, NJ 07011
517243379	+ Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
517243380	+ Tnb-Visa (TV) / Target, Po Box 673, Minneapolis, MN 55440-0673
518505756	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517259885	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517243384	+ Uas/rider University, 2083 Lawrenceville Rd, Lawrenceville, NJ 08648-3099
517243385	+ Virmell Mitchell, 419 Highland Ave, Clifton, NJ 07011-3325
517243392	+ WFFNB/Bobs Discount Furniture, Po Box 10438, Des Moines, IA 50306-0438
517243394	+ WFFNB/Bobs Discount Furniture, Po Box 94498, Las Vegas, NV 89193-4498
517309878	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0312-2

User: admin

Page 2 of 7

Date Rcvd: Apr 22, 2021

Form ID: pdf901

Total Noticed: 114

TOTAL: 38

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 22 2021 22:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 22 2021 22:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517243267	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 22 2021 22:01:00	American Honda Finance, Po Box 168088, Irving, TX 75016
517248603	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 22 2021 22:01:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517243292	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 22 2021 22:22:07	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517243300	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 22 2021 22:23:37	Childrens Place/Citicorp Credit Services, Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195
517243287	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 22 2021 22:20:41	Cap1/dbarn, Po Box 30258, Salt Lake City, UT 84130-0258
517243286	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 22 2021 22:20:41	Cap1/dbarn, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
517243288	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 22 2021 22:20:41	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517348461	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 22 2021 22:23:31	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517243301	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 22 2021 22:23:38	Childrens Place/Citicorp Credit Services, Po Box 6497, Sioux Falls, SD 57117-6497
517243303	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 22 2021 22:22:13	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
517243302	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 22 2021 22:22:14	Citibank North America, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517243306	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 22 2021 22:23:38	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517243304	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 22 2021 22:20:49	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517243309	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenity Bank/Ashley Stewart, Po Box 182789, Columbus, OH 43218-2789
517243308	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517243310	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenity Bank/Avenue, Po Box 182125, Columbus, OH 43218-2125
517243311	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789
517243312	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenity Bank/Dress Barn, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517243313	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenity Bank/Dress Barn, Po Box 182789, Columbus, OH 43218-2789

District/off: 0312-2

User: admin

Page 3 of 7

Date Rcvd: Apr 22, 2021

Form ID: pdf901

Total Noticed: 114

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517243314	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517364704	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517243317	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenitycapital/modell, 3100 Easton Square Pl, Columbus, OH 43219-6232
517243316	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenitycapital/modell, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517243319	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenitycb/modellvisa, 3100 Easton Square Pl, Columbus, OH 43219-6232
517243318	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 22 2021 21:59:00	Comenitycb/modellvisa, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517243327	Email/Text: mrdisцен@discover.com	Apr 22 2021 21:58:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
517243386	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 22 2021 22:20:48	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517243389	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 22 2021 22:20:49	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
517347558	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 22 2021 22:23:38	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517290601	Email/Text: bnc-quantum@quantum3group.com	Apr 22 2021 22:00:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517256233	Email/Text: mrdisцен@discover.com	Apr 22 2021 21:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517243326	+ Email/Text: mrdisцен@discover.com	Apr 22 2021 21:58:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517243296	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 22 2021 22:22:04	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517243298	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 22 2021 22:23:29	Chase Card, Po Box 15298, Wilmington, DE 19850
517243330	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 22 2021 21:58:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517243328	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 22 2021 21:58:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517360445	Email/PDF: resurgentbknofications@resurgent.com	Apr 22 2021 22:20:57	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517369188	Email/Text: laura@redbanklaw.com	Apr 22 2021 21:58:00	Liberty Savings Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
517340454	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 22 2021 22:01:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
517243334	+ Email/Text: bnc@nordstrom.com	Apr 22 2021 21:59:09	Nordstrom FSB, Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555
517243335	+ Email/Text: bnc@nordstrom.com	Apr 22 2021 21:59:56	Nordstrom FSB, 13531 E Caley Ave, Englewood, CO 80111-6505
517347310	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 22 2021 22:22:16	Portfolio Recovery Associates, LLC, c/o Best Buy

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Page 4 of 7

Date Rcvd: Apr 22, 2021

Form ID: pdf901

Total Noticed: 114

			Visa, POB 41067, Norfolk VA 23541
517346517	Email/Text: bnc-quantum@quantum3group.com	Apr 22 2021 22:00:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517347564	Email/Text: bnc-quantum@quantum3group.com	Apr 22 2021 22:00:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518140062	+ Email/Text: bncmail@w-legal.com	Apr 22 2021 22:01:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518140063	+ Email/Text: bncmail@w-legal.com	Apr 22 2021 22:01:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517243344	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:21:56	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
517243345	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:22	Syncb/Toys 'R' Us, Po Box 965005, Orlando, FL 32896-5005
517243346	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:22	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243343	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:22	Syncb/modells, Po Box 965005, Orlando, FL 32896-5005
517243342	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:21:56	Syncb/modells, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243348	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:22	Synchrony Bank, Po Box 965060, Orlando, FL 32896-5060
517243349	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:22	Synchrony Bank, C/o Po Box 965036, Orlando, FL 32896-0001
517245597	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:22	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517243350	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:22	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243352	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:20:32	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517243354	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:20:31	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243357	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:23	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
517243360	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:23	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243361	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:23	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
517243362	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:20:32	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243363	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:20:32	Synchrony Bank/PC Richards & Sons, Po Box 965036, Orlando, FL 32896-5036
517243364	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:23	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243365	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:23	Synchrony Bank/QVC, Po Box 965018, Orlando, FL 32896-5018
517243366	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:23	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box

District/off: 0312-2

User: admin

Page 5 of 7

Date Rcvd: Apr 22, 2021

Form ID: pdf901

Total Noticed: 114

517243368	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:23	965060, Orlando, FL 32896-5060 Synchrony Bank/TJX, Po Box 965005, Orlando, FL 32896-5005
517243369	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:23:23	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
517243370	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:21:56	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243373	+ Email/PDF: gecsed@recoverycorp.com	Apr 22 2021 22:20:32	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
517364706	+ Email/Text: bncmail@w-legal.com	Apr 22 2021 22:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517367278	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Apr 22 2021 22:21:07	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517243397	Email/Text: bankruptcydept@wyn.com	Apr 22 2021 22:02:00	Wyndham Vacation Ownership, 10750 W Charleston Blvd, Las Vegas, NV 89135
517243396	+ Email/Text: bankruptcydept@wyn.com	Apr 22 2021 22:02:00	Wyndham Vacation Ownership, 6277 Sea Harbor Dr, Orlando, FL 32821-8027

TOTAL: 76

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance Corporation, PO Box 168088, Irving, TX 75016
517243273	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
517243274	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
517243275	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
517243276	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
517243268	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Po Box 168088, Irving, TX 75016
517243269	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Po Box 168088, Irving, TX 75016
517243270	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Po Box 168088, Irving, TX 75016
517243271	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Po Box 168088, Irving, TX 75016
517243277	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Po Box 168088, Irving, TX 75016
517243283	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
517243281	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517243293	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517243294	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517243295	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517243289	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517243290	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517243291	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517243307	*+	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517243305	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517243387	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040

District/off: 0312-2

User: admin

Page 6 of 7

Date Rcvd: Apr 22, 2021

Form ID: pdf901

Total Noticed: 114

517243388	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517243390	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
517243391	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
517243297	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517243299	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
517243331	*+	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517243329	*+	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517243333	*+	Liberty Svngs Fed Cr U, 666 Newark Ave, Jersey City, NJ 07306-2398
517243337	*+	Ocwen Loan Servicing, P.O. Box 24738, West Palm Beach, FL 33416-4738
517243339	*+	Pinacle Recovery Inc, Po Box 130848, Carlsbad, CA 92013-0848
517243341	*+	RAS Citron Law Offices, 130 Clinton Road, Ste. 202, Fairfield, NJ 07004-2927
517243347	*+	Synco/Toys R Us, Po Box 965005, Orlando, FL 32896-5005
517243351	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243353	*+	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517243355	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243356	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243358	*+	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
517243359	*+	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
517243367	*+	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243371	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243372	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517243374	*+	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
517243375	*+	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
517243381	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517243383	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517243393	*+	WFFNB/Bobs Discount Furniture, Po Box 10438, Des Moines, IA 50306-0438
517243395	*+	WFFNB/Bobs Discount Furniture, Po Box 94498, Las Vegas, NV 89193-4498
517243280	##+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTAL: 0 Undeliverable, 48 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2021 at the address(es) listed below:

Name	Email Address
------	---------------

Aleisha Candace Jennings

on behalf of Creditor PHH Mortgage Corporation ajennings@raslg.com

Clifford B. Frish

on behalf of Joint Debtor Iris D Kelly yrodriguez@goldmanlaw.org
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com

District/off: 0312-2

User: admin

Page 7 of 7

Date Rcvd: Apr 22, 2021

Form ID: pdf901

Total Noticed: 114

Clifford B. Frish

on behalf of Debtor Walter S. Kelly yrodriguez@goldmanlaw.org
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com

David G. Beslow

on behalf of Joint Debtor Iris D Kelly yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com

David G. Beslow

on behalf of Debtor Walter S. Kelly yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

John R. Morton, Jr.

on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Kevin M. Buttery

on behalf of Creditor OCWEN LOAN SERVICING LLC bkyefile@raslaw.com

Marie-Ann Greenberg

magecef@magtrustee.com

Mark Goldman

on behalf of Joint Debtor Iris D Kelly yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Mark Goldman

on behalf of Debtor Walter S. Kelly yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Michael R. DuPont

on behalf of Creditor Liberty Savings Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com

Shauna M Deluca

on behalf of Creditor PHH Mortgage Corporation sdeluca@raslg.com

Sindi Mncina

on behalf of Creditor OCWEN LOAN SERVICING LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16